

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Michael J. Picciallo**

:Group Art Unit: **3621**

Application No.: **09/478,051**

:Examiner: **C. L. Hewitt II**

Filed: **January 15, 2000**

For: **ALLOWANCE CARD OR ACCOUNT**

Attorney Docket No.: **P22,425-B USA**

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FILED ELECTRONICALLY ON USPTO EFS-WEB ON 5 – 16 – 2007 BY PETER J. BUTCH III,  
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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT PURSUANT TO 37 C.F.R. §1.111**

In response to the outstanding Official Action mailed November 16, 2006, the following claim amendments and remarks are being submitted by Applicants for consideration by the Examiner.

**Amendments to the Claims** are reflected in the Listing of Claims, which begin on page 2 of this paper.

Applicants' **Remarks** begin on page 10 of this paper.